

CONSUMER

W. B. A.

GP 470 (4/07)

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**NOTICE OF RIGHT TO CURE DEFAULT**(Required before legal action for collection  
is commenced if Wis. Stats. §425.105 applies)

To: Elizabeth Nelson

In Responding Please Contact:

PO Box 11

Brooke Aldach

Odanah, WI 54861

Our records show you are in default on the following credit transaction with us:

☒ Note ☐ Installment Sale Agreement ☐

dated July 23, 2004 in the original amount of \$ 16,060.01 , Loan Number: 4021

for the following reason(s):

☒ Nonpayment of amounts due.☐

You may cure the default(s) on or before July 6, 2014 by:

1. <input checked="" type="checkbox"/> Paying to the creditor named below:	Late Payment March 1, 2014	\$ 210.66
	Late Payment April 1, 2014	226.50
	Late Payment May 1, 2014	226.50
	Delinquency Charge	0.00
	June 1, 2014	226.50
	<b>Total</b>	<b>\$ 890.16</b>

2. ☐ Doing the following:

SPECIAL NOTICE: IF YOU DO NOT PAY THE TOTAL AMOUNT SHOWN BY THE DATE INDICATED, THEN YOUR ENTIRE OUTSTANDING BALANCE WILL AUTOMATICALLY BE ACCELERATED AND BECOME IMMEDIATELY DUE AND PAYABLE WITHOUT FURTHER NOTICE, DEMAND OR RIGHT TO CURE.

Unless the credit transaction is excluded from coverage under the Wisconsin Consumer Act, the collateral is removed from Wisconsin under §421.201(5), Wis. Stats., or abandoned under §425.207(2), Wis. Stats., you have a right to a court hearing on the issue of default before any repossession of any Collateral, but by surrendering the Collateral you waive such right. You may initiate surrender by contacting the creditor and suggesting arrangements.

Dated: June 6, 2014

Creditor:

JOHN DRACE PRESIDENT, NMLS #504099 JACKSON COUNTY BANK

( NAME )

By:

8 MAIN STREET P.O. BOX 490

BLACK RIVER FALLS, WI 54615

( ADDRESS )

(715)284-5341

( TELEPHONE NUMBER )

**NOTICE:** ☒ If checked here, we have told a credit bureau about a late payment, missed payment or other default on your account. This information may be reflected in your credit report.

June 6, 2014

Elizabeth Nelson  
P.O. Box 11  
Odanah, WI 54861

Re: Delinquent Real Estate Loan

Dear Elizabeth,

As you can see from the enclosed NOTICE OF RIGHT TO CURE DEFAULT, your real estate loan #4021 has reached a very delinquent status where you have left us no alternative but to begin legal action. This notice is the first step towards beginning that action.

If the amount due, \$890.16 is not paid by July 6, 2014, the file will be turned over to our attorney to commence legal action.

This requires your immediate attention.

Sincerely,

Brooke Aldach  
Home Loan Processor

enclosure:

**U.S. Postal Service™**  
**CERTIFIED MAIL™ RECEIPT**  
 (Domestic Mail Only; No Insurance Coverage Provided)

For delivery information visit our website at [www.usps.com](http://www.usps.com)

**OFFICIAL USE**

Postage	\$ 0.48
Certified Fee	3.30
Return Receipt Fee (Endorsement Required)	2.70
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$ 6.48

Postmark  
Here  
JUN 2014

Sent To  
**ELIZABETH NELSON**  
 Street, Apt. No.,  
 or PO Box No. **PO BOX 11**  
 City, State, Zip+4  
**ODANAH, WI 54861**

PS Form 3800, August 2006 See Reverse for Instructions

**SENDER: COMPLETE THIS SECTION**

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

## 1. Article Addressed to:

**ELIZABETH NELSON**  
**PO BOX 11**  
**ODANAH, WI 54861**

2. Article Number  
(Transfer from service label)

7013 1090 0001 9748 2347

PS Form 3811, February 2004

Domestic Return Receipt

102595-02-M-1540

**COMPLETE THIS SECTION ON DELIVERY**

## A. Signature

\*Elizabeth Nelson

☐ Agent☐ Addressee

## B. Received by (Printed Name)

## C. Date of Delivery

6-12-14

D. Is delivery address different from item 1? ☐ Yes  
If YES, enter delivery address below: ☐ No

#4021

## 3. Service Type

- ☒ Certified Mail ☐ Express Mail  
☐ Registered ☒ Return Receipt for Merchandise  
☐ Insured Mail ☐ C.O.D.

## 4. Restricted Delivery? (Extra Fee)

☐ Yes